



Providing a *Better* Understanding

2nd Quarter 2022

Retirement Savings: Stay the Course

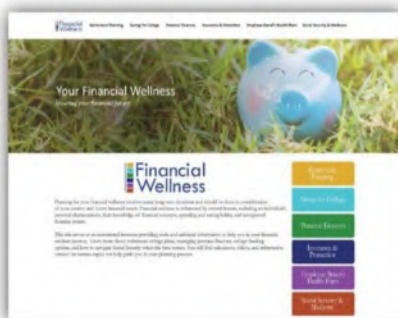
Watching the current financial market roller coaster can be very unsettling when looking at your retirement account. However, you can keep calm amid the market turmoil. By using automatic deductions from each paycheck to contribute to your 403(b) or 457(b) plan, you are using a long-term investment strategy of dollar-cost averaging. Rather than trying to "time the market" by buying shares when the price is lowest, you invest a specific amount of money at regular intervals over time. When the price is higher, your investment dollars buy fewer shares of an investment. But when the price is lower, the same dollar amount will buy you more shares.

Making regular contributions reduces the impact of market volatility to your investment portfolio, and can help you ride out the market downturns. The best approach during volatile times is to be realistic, have a plan and stay the course.

Go to **omni403b.com**

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) does not provide investment, tax, legal, or retirement advice or recommendations. However, our Financial Wellness Center offers calculators, videos, and informative content on various topics that can help guide you in your planning process.

To explore our **Financial Wellness Center**, go to: <https://usrbpfinancialwellness.com>.



The Benefits of Using a Financial Advisor

Not sure how your money should be invested during these turbulent times? Consulting with a financial advisor can help you develop a retirement strategy based on your financial goals and timelines. A financial advisor can help prepare you for the unexpected including:

- Market volatility
- Inflation
- Life-changing events

If your financial future seems to be going off course, consider talking with a financial advisor to help you stay on track.

New accounts may be opened with the following approved service providers.


AIG RETIREMENT SERVICES FORMERLY VALIC
AMERICAN CENTURY SERVICES LLC
AMERIPRISE FINANCIAL RIVERSOURCE
ASPIRE FINANCIAL SERVICES
BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS
EQUITABLE FORMERLY AXA
GWN EMPLOYEE DEPOSIT ACCT
METLIFE
METLIFE FC
ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
PRIMERICA FINANCIAL SERVICE
SGROI FINANCIAL LLC
THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
VANGUARD FIDUCIARY TRUST CO
VOYA FINANCIAL NATL NY
NEW YORK STATE DEFERRED COMP PLAN 457



We are
Here for You

At Your Service

OMNI/TSACG has a dedicated Customer Service Center to assist participants and their financial advisors with all 403(b) or 457(b) related inquiries, including website questions, issues, and status on all transactions. Our Customer Service Team is based at our headquarters in Rochester, NY and staffed by 10 highly trained representatives with 5 additional representatives available during periods of high call volume.



Our call center is available
Monday through Friday
7:30 AM – 8:00 PM EDT.

In addition, bilingual (Spanish)
Customer Service Representatives
are available for assistance
Monday through Friday
7:30 AM – 4:00 PM EDT.
1.877.544.OMNI (6664)
<https://omni403b.com>

Online Transaction Services

OMNI/TSACG continues to maintain an advanced Web-based transaction submission system for use by participants, plan sponsors, and investment providers assisting participants. The system provides employees the ability to submit their transaction request 24 hours a day, seven days a week. Utilizing online transaction forms is the fastest and easiest way for authorization of a distribution from your account.

The Transaction Forms page can be easily accessed on our site at: <https://www.omni403b.com/transaction/landing>. Distribution transactions may include loans, transfers/exchanges, rollovers, hardship withdrawals, QDROs, or cash distributions. Only transactions allowed by your employer's plan can be processed.

Participants can easily check the status of their submitted forms through our online Form Tracker: <https://omni403b.com/Track>.

In addition, OMNI/TSACG representatives are available to assist users or answer questions if necessary.

